

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In Re: BERNADINE DENISE STEWART	§	Case No.: 07-12765
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	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/17/2007.
- 2) This case was confirmed on 08/29/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/10/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/24/2012.
- 6) Number of months from filing to the last payment: 54
- 7) Number of months case was pending: 60
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 1,977.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 18,958.45
Less amount refunded to debtor	\$ 187.30
<b>NET RECEIPTS</b>	<b>\$ 18,771.15</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,300.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,236.98
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,536.98**

Attorney fees paid and disclosed by debtor **\$ 200.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ISAC	UNSECURED	5,100.00	5,585.34	5,585.34	5,585.34	.00
AIP CASH WORLD WIDE	UNSECURED	530.00	NA	NA	.00	.00
AMERILOAN	UNSECURED	280.00	NA	NA	.00	.00
AMERICANATIONAL MANA	UNSECURED	1,700.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	UNSECURED	650.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,100.00	1,030.56	1,030.56	1,030.56	.00
BANK OF AMERICA NA	UNSECURED	150.00	NA	NA	.00	.00
BANK OF AMERICA	UNSECURED	1,400.00	NA	NA	.00	.00
WEST ASSET MANAGEMEN	OTHER	.00	NA	NA	.00	.00
BANK OF AMERICA	UNSECURED	500.00	NA	NA	.00	.00
WCI FINANCIAL SERVIC	OTHER	.00	NA	NA	.00	.00
MY CASH TIME	UNSECURED	450.00	.00	414.00	414.00	.00
CITY OF CHICAGO PARK	UNSECURED	1,650.00	3,365.00	3,365.00	3,365.00	.00
ARNOLD SCOTT HARRIS	OTHER	.00	NA	NA	.00	.00
LINEBARGER GOGGAN BL	OTHER	.00	NA	NA	.00	.00
COLUMBIA HOUSE	UNSECURED	100.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	423.86	423.86	423.86	.00
COMMONWEALTH EDISON	UNSECURED	680.00	590.99	590.99	590.99	.00
RESURGENT CAPITAL SE	UNSECURED	200.00	241.35	241.35	241.35	.00
DEPARTMENT OF VETERA	UNSECURED	200.00	239.30	239.30	239.30	.00
EMERGENCY ROOM CARE	UNSECURED	250.00	NA	NA	.00	.00
FIRST NATIONAL BANK	UNSECURED	80.00	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	550.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
FIRST PREMIER BANK	UNSECURED	550.00	NA	NA	.00	.00
GFSIL	UNSECURED	300.00	NA	NA	.00	.00
GLOBAL TELEDATA	UNSECURED	200.00	NA	NA	.00	.00
AR RESOURCES INC	OTHER	.00	NA	NA	.00	.00
HOLY CROSS HOSPITAL	UNSECURED	170.00	187.20	187.20	.00	.00
IMAGINE	UNSECURED	400.00	NA	NA	.00	.00
IQ TELECOM INC	UNSECURED	220.00	NA	NA	.00	.00
IC SYSTEMS INC	OTHER	.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	450.00	415.95	415.95	415.95	.00
RESURGENT CAPITAL SE	OTHER	.00	NA	NA	.00	.00
LVNV FUNDING	OTHER	.00	NA	NA	.00	.00
METRA	UNSECURED	130.00	NA	NA	.00	.00
MICHAEL REESE HOSPIT	UNSECURED	70.00	NA	NA	.00	.00
MICHAEL REESE MEDICA	OTHER	.00	NA	NA	.00	.00
MYCASHTOME.COM	UNSECURED	450.00	NA	NA	.00	.00
OBERWEIS DAIRY	UNSECURED	200.00	NA	NA	.00	.00
COMPUTER CREDIT SERV	OTHER	.00	NA	NA	.00	.00
PATHOLOGY ASSOC OF C	UNSECURED	140.00	NA	NA	.00	.00
PAYDAY AVE	UNSECURED	900.00	NA	NA	.00	.00
E CARE PAYMENT SERVI	OTHER	.00	NA	NA	.00	.00
PROACTIV SOLUTION	UNSECURED	80.00	NA	NA	.00	.00
TCF BANK	UNSECURED	500.00	NA	NA	.00	.00
UNITED CASH LOAN	UNSECURED	600.00	NA	NA	.00	.00
WASHINGTON MUTUAL	UNSECURED	700.00	NA	NA	.00	.00
WOW INTERNET AND CAB	UNSECURED	130.00	NA	NA	.00	.00
CREDIT MANAGEMENT IN	OTHER	.00	NA	NA	.00	.00
ZIPCASH	UNSECURED	300.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	260.00	260.00	260.00	.00
ER SOLUTIONS INC	UNSECURED	NA	1,260.26	1,260.26	1,260.26	.00
COMCAST	UNSECURED	230.00	NA	NA	.00	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	1,005.27	407.56	407.56	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	112.94	.00	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	.00	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>407.56</u>	<u>407.56</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	407.56	407.56	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	14,013.81	13,826.61	.00

**Disbursements:**

Expenses of Administration	\$ 4,536.98	
Disbursements to Creditors	\$ 14,234.17	
<b>TOTAL DISBURSEMENTS:</b>		\$ 18,771.15

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/16/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.